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This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-11 (cancelled)

12. (original) A method carried out through an interchange party computer system (IPCS) capable of network communication with a plurality of participating party computer systems, the IPCS presenting to participating party computer systems, at least one electronic page including information about service offerings for a plurality of service sectors, and at least one page including a user interface allowing a consumer to do two or more of the following:

- (a) apply for or enroll in service programs offered by a service provider by completing an online form and transmitting the form data to the IPCS or a computer system directly associated with the IPCS;
- (b) create a consumer profile and electronically transmit the profile to the IPCS so that matching offers for service may be determined through the IPCS, the IPCS maintaining a record of enrollments established between consumer and service provider participating parties;
- (c) establish automated bill payment with a service provider by transmitting a request for automated bill payment through the IPCS;
- (d) request automatic notification of offers of service programs matching a consumer profile created for a consumer; and

receiving a consumer profile data input through the user interface for the two or more of items (a)-(d).

Claims 13-15 (cancelled).

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16. (currently amended) ~~The method of claim 14~~ A method carried out through an Interchange Party Computer System (IPCS) comprising:

receiving consumer profile data from a consumer computer system, the profile containing data usable by the IPCS to query one or more databases of service programs for services that match the profile to a predetermined degree, the database(s) holding queryable data for a plurality of service programs under a plurality of service sectors, each sector being represented by service programs from a plurality of service providers;

querying the database(s) for service programs that match the consumer profile to a predetermined degree;

presenting consumer computer systems information about matching service programs found in a query;

wherein the information comprises an offer for service, the information being returned to a consumer is in association with a user interface for accepting an offer of service;

wherein the information includes details of offers for at least two service programs, each program being under a different service sector.

17. (currently amended) ~~The method of claim 16~~ A method carried out through an Interchange Party Computer System (IPCS) comprising:

~~receiving consumer profile data from a consumer computer system, the profile containing data usable by the IPCS to query one or more databases of service programs for services that match the profile to a predetermined degree, the database(s) holding queryable data for a plurality of service programs under a plurality of service sectors, each sector being represented by service programs from a plurality of service providers;~~

~~querying the database(s) for service programs that match the consumer profile to a predetermined degree;~~

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presenting consumer computer systems information about matching service programs found in a query;

wherein the consumer is automatically enrolled in one or more matching service programs and wherein the information returned to includes details of service program(s) in which the consumer was automatically enrolled;

wherein the information includes details of enrollment in at least two service programs, each program being under a different service sector.

18. (currently amended) ~~The method of claim 13~~ A method carried out through an Interchange Party Computer System (IPCS) comprising:

receiving consumer profile data from a consumer computer system, the profile containing data usable by the IPCS to query one or more databases of service programs for services that match the profile to a predetermined degree, the database(s) holding queryable data for a plurality of service programs under a plurality of service sectors, each sector being represented by service programs from a plurality of service providers;

querying the database(s) for service programs that match the consumer profile to a predetermined degree;

presenting consumer computer systems information about matching service programs found in a query;

wherein the IPCS presents information in the nature of least two notices of enrollment that are electronically returned to a computer system for the consumer submitting the profile data, each notice being contained on a different electronic page and for different service sectors and each notifying the user of enrollment in a service program for a service under the respective service sectors.

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19. (original) A method carried out through an interchange party computer system (IPCS) comprising:

providing means for the IPCS to have network communication with a plurality of consumer computer systems;

presenting to a plurality of consumer computer systems user interfaces for input of consumer profiles;

capturing data input through the user interfaces, and transferring the data to one or more databases, at least one database holding data representing a plurality of consumer profiles for different consumers, the associated databases including at least one database holding data for a plurality of service programs under a plurality of service sectors, each sector being represented by service programs from a plurality of service providers;

processing data captured from the user interfaces or stored in a consumer profile database using at least one of the following program modules associated with the IPCS:

(a) a Service Comparison/Selection Module for finding service programs that match consumer profiles to a predetermined degree;

(b) an Automatic Bill Payment Module for allowing consumers to engage in automated billing transactions;

(c) an Automated Services Monitoring Module for monitoring service program databases ~~for service programs that match consumer profiles to a predetermined degree and~~ notifying consumers of matching programs;

(d) an Automated Best Services Selection Module for finding service programs that match consumer profiles to a predetermined degree and automatically enrolling consumers in matching programs;

(e) a Services Search Module for finding service programs that are offered on Internet websites not directly associated with the IPCS;

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(f) an Incentive Program Module for analyzing consumers' bills and spending habits to determine service programs offered through the IPCS that better match consumers' needs;

(g) a Data Mining Module for generation of information from data stored in or passed through the IPCS; and

(h) a Pooling Module for providing a group of consumers benefits for group transactions with a service provider.

20. (original) The method of claim 19 wherein the data is processed using at least two of the modules.